END OF BLOODSHED IN MEXICO SEEN IN **GUTIERREZ LETTER**

Administration Much Encouraged Following Reports That Villa and Carranza Are Eliminated.

By JOHN EDWIN NEVIN

WABHINGTON, Nov. 16 .- Positive guaranteen that the lives and properties or all foreigners in Mexico will be protected by the administration of Provisional President Eulalio Gutlerrez have been received by President Wilson. In addition Gutterrez emphatically declares that dictatorable has ended in Mexico for all time and that the military fections now in control realise that only a Government directly commissioned by the Mexican people can hope to reorganize Mexico and place the Republic on a stable busis

This guarantee, sent direct by General Gutierrez to President Wilson, following the report that both Generals Carranga and Villa have agreed to eliminate thete-selves from the situation, increased the belief in Administration circles that the

ern of bloodshed is at an end, and that there will be no further fighting. In his letter to President Wilson, Gutier-In his letter to President Wilson, Gutterrez makes an indirect request for recognition by suggesting that the United
States approve the action of the recent
peace conference. There will be no action
taken in this connection for the present.
Gutterrez also asks for the removal of
the troops from Vera Cruz, but this alresdy had been ordered.

The Gutterrez letter is lengthy. The
calling of the peace convention is re-

The Gutlerres letter is lengthy. The calling of the peace convention is reviewed. It is stated that it was made necessary in order that the entire military factions attached to the revolution might voice in a new plan of governa voice in a new plan of govern-The fact that Gutlerrez was elected by a majority of the military chiefs is set forth, after which the new Executive

"No Government can exist in Mexico unless it represents the will of the Mexican people. The day of a dictatorally has passed forever. The reforms to which the Constitutionalists are pledged which the Constitutionals are peased will all be carried out. The convention will later arrange for an election, at which the will of the people as to who shall rule them will be recorded."
Gutterrex then states that as soon as possible he will remove the sent of Gov-

ernment to Mexico City, "where the laws of the nation shall be impartially admin-

He praises the "disinterested friend-ship" of President Wilson, and expresses the hope that before long Mexico would resume her place among the Powers. The latter is accepted by the Administration as showing that the Mexicans have decided that hereafter they will try to settle their own internal affairs.

EL PASO, Tex., Nov. 16.—General Fran-isco Villa, commander-in-chief of the military forces of the Gutierrez faction in Mexico, has consented to resign his command and leave Mexico in order that posceful settlement of the republic's

nternal difficulties may be effected.

This information came today in a state ment Provisional President Eulalio Gutierres telegraphed to Enrique C. Leorente, diplomatic agent of the Agunecalientes convention in Washington, Gutierrez said he had personally placed before Villa the proposal of General Venustiano Carranza that Villa expatriate himself, and the northern leader replied that he was will-ing to sacrifice all if it meant peace for

Carranza had telegraphed Gutierrez direct that if Villa fulfilled these conditions he (Carranga) would immediately ransfer his government to Gutterrez and would also leave Mexico.

Aguascalientes peace convention, is pre-paring to leave Aguascalientes today for Mexico City to complete final preparations out that low content it was pointed Mexico City to complete final preparations out that loss growing out of reduced for the transfer of authority. The details dividends could not be properly classed will be worked out in the national capi-

When Villa intends to leave Mexico and had been paid. where he proposes to go have not been announced.

FIVE HURT IN AUTO CRASH

Cars Wrecked When They Collide at Street Intersection.

Five persons were injured yesterday when an automobile belonging to William A. Dunlap, an undertaker, 1839 Fairmount avanue, collided at Ogonts avenue and Halnes street with another car. The in-William A. Dunlap, 1839 Fairmount

John Davis, chauffeur of the car.

Miss Sadie E. Rausch, 1839 Fairmount Miss Josephine Anderson, 1714 South

Mrs. Henry Dahnngrehn, 1930 Fair-

Mrs. Dahnngrehn suffered a fracture of the right shoulder and cuts about the head. Davis lay unconscious for nearly half an hour before he was revived. The remainder of the party received cuts about the legs and arms. Both cars were wrecked. The injured were taken to the Branchtown police station and refused to go to a hospital.

TRUANT AND DISOBEDIENT GIRL IN PRETTY ROMANCE

Odd Frank of Cupid Will Result in Wedding Tomorrow.

romance which started when Kurt Hathig of Phoenixville, reacted Miss Emily Hort from drowning in a fishing hole, near Phoenixville, will result in the marriage of first Hort to Haibig in Gathsemans Lutheran Church, 60th and Callowhill atreets, tomorrow.

files Hort was walking along the stream abortly after her parents moved to Phoenixville when her foot slipped and she fell into the water. Young Halbig, she fell into the water. Young Halbig, who was playing truant, saw her predicament and dived into the water and mought has ashore.

After the rescue neither dared so home for fear of paternal wrath, because Miss Hurt had been ferbidden to go near the water and Halbis was supposed to have been to school. The incident leaked out, however, but Halbis was spared the catanine-tuits by the plea of Miss Hort's

hair engagement was unnounced last summer after Halbig had visited the

UMBRELLA CAUSES SHOCK

Birsl Eib Came in Contact With Fire Box Man Stunned. Coffmus. 122 Chetten avenue his home today suffering from in-to his back as the result of a st for accident at Cheffen avenue and b

hits walking under en umbrella during walking under en umbrella during the rain yesterday, one of the steal is mighty comfortable. The house cost is fire alarm box that had hear the fire alarm box that had hear the fire alarm box that had hear the fire charged with sinciplety. The pricks have many splended pictures one cast \$200,000 and he paid \$150,000 and the paid \$150,

WARSHIPS WILL ACCOMPANY PRESIDENT THROUGH CANAL

Itinerary and Plans for Opening and Exposition Announced.

Lieutenant Commander Needham L Jones, naval aids to the President, while h Philadelphia announced President Wilson's Hinerary and plans for the formal opening of the Panama Canal and the Panama-Pacific Exposition.

The Il foreign warships to participate will Join the United States fleet in Hampton Roads on February 10 and 15. Their officers will witness the opening of the Exposition by President Wilson in Washington by the pressing of a button. On February 22, the President will go to Hampton Roads to review the ships as they sail. On March 5, President Wilson will board the U. S. S. New York and will sail for Colon. The Texas will act

At Colon the President will be trans-

At Colon the President will be transferred to the Oregon and pass through the canal. Others about will be Secretary Daniels, Admiral Clark, who commanded the Oregon on her trip around the Horn, and Admiral Dewey.

The formal celebration of the opening of the canal will be held upon the arrival of the Oregon at Balboa, and President Wilson will exchange visits with the President of the republic of Panama. He will then proceed to San Francisco on the New York, at the head of the fleet. The theet will reach that port March 24. After spending four days at the Exposition, President Wilson will return to Washington by private car.

UNION TRACTION'S ATTITUDE ASCRIBED

Continued from Page One

heard both sides of the case. If Director Taylor could appear before them and out-line the plan in all its details, giving plenty of opportunity for questions, they would learn the merits of the case and different disposition toward the plan would probably follow.

It was recalled that Director Taylor had threatened to build competing lines if the Union Traction stockholders withheld their approval of the present plan.

"That is true," said Mr. Miller, "I am sure that if the stockholders realized their interests might be jeopardized by com-petition their attitude toward the Transit Department's plan would be different. They do not know the situation. Our house holds Union Traction stock for several investors. I think the case has not been presented with fairness to the Transit Department's plan."

PERSISTENT OPPONENTS.

George W. Elkins, a heavy holder in nion Traction, was the first director to admit that opposition to the Transit Department's plan had been agitated by a small group of men. He was shown the etter signed by James Balfour and John Cogelsanger. A tone of alarm ran through and the lines referring to possible assessments were capitalized.

"I don't know anything about that let-ter," said Mr. Elkins. "I know that Bal-four and some others have been active in opposing the plans, but nothing of the kind has come before the board of direc-

"It is admitted the new lines will be of great benefit to the city. Don't you favor building them?" he was asked.
"I am not prepared to say," he replied. 'I cannot discuss the plan until it comes

pefore the board of directors."
The letter was shown to John J. Sullivan, heavily interested in Union Trac-tion. "It is said your stockholders have been reading inaccurate information; as a person close to the president, will you deny that they will be asked to pay for equipping the new high-speed lines?

DAVID H. LANE'S VIEW.

David H. Lane declared the Union Traction stockholders had more than paid the \$32.50 due on each share of stock. He argued that the reduced income which resulted from cutting the fare to West seried his conviction that the balance

John H. Chestnut, a director in Union Traction, believed the plans for a subway and other improvements visionary. Director Taylor, he said, was a young man with excellent ideas that wouldn't work out. Mr. Chestnut put in a plea for the widows and children. "Many widows own Union Traction stock," he said. "It would be impossible to assess m. It is all they have. You never tell how these schemes will work out.

\$8000 A DAY FOR THANKSGIVING SHIP SHIP LADEN WITH FLOUR

Continued from Page One fice their Christman candy to assist in

stocking the second ship. "This is the supreme call of the great

crisis of civilization," read a large sign which was tacked this morning on the wall in the relief bureau. Many persons who intended to make their contributions yesterday arrived at the relief bureau shortly after the doors were opened. A noticeable feature at the relief station today was that many

of the contributors were strangers in this city who are stopping at leading hotels. Shipping men of this city today ex pressed the opinion that the steamable Theima which sailed last Thursday should now be in the vicinity of Cape Race, about 500 miles from this city.

DIRECTOR PORTER RETURNS

Feels 10 Years Younger After Hunting Trip in Pike County.

Director of Public Safety George D. Porter returned today from several days. of hunting at Porter's Lake, Pike County, Pa. He said he felt ten years younger. 'I'm now ready to do battle with Coun-s," said the Director.

Other members of the party, including Receiver of Taxes W. Freeland Kendrick, J. H. Weisbrod, John H. Ragitz, Super-intendent of Police James Robinson and George Westcott, of Camden, are still in the Pike County woods. They will return

Director Porter declared there was no truth in a report that Mr. Kendrick had been injured in a fight with a bear. The first the party heard of it was when the same warden for the district came are with a newspaper clipping. That night Kendrick trudged nine miles through the snew to the nearest telephone to inform his wife that there was no truth in the story.

FRICK IN \$2,000,000 HOUSE

Furnishing Includes \$10,000,000 Worth of Pictures, Neighbors flay. NEW YORK, Nov. 16.-Henry C. Frick meyed into his new bouse on 5th avenue, between 18th and That streets, today, and neighbors who saw the furnit; so in any he and his daughter Helm ought to be mighty comfortable. The house coat speed on. The land it is built on cost



MRS. MARIE MASON CLAPP Who becomes the bride of Robert J. Shawkey, the Athletics' pitcher, tonight.

ROBERT J. SHAWKEY TO WED MRS. MARIE MASON CLAPP TODAY

Pitcher for the Athletics Will Be Attended by Amos Strunk, Outfielder on Team.

Robert J. Shawkey, pitcher for the Athletics, will marry Mrs. Marle Mason Clapp, known as "The Tiger Lady," this vening at 6 o'clock at the residence of the Rev. Charles A. Rantz, assistant rector of St. Mary's Episcopal Church, in Buckingham place, near 44th and Walnut streets. Shawkey will be attended by his closest

friend, Amos Strunk, outfielder with the Athletics. Mrs. Clapp will be attended by Miss Vera C. Allen, 5918 Pine street. After the ceremony Shawkey will give dinner at the L'Aiglon Cafe. It will be followed by a box party at the Garrick

Shawkey will entertain friends tomorrow at a venison dinner in his bungalow overmealous young man fired at one with at Lianerch. He has just returned from a shotgun, wounding it in the back.

a successful hunting trip in Maine. The couple will start Wednesday on their honeymoon. They will visit friends and relatives in Erie, Oil City and But-ler, Pa. Later they will go South for

several weeks.

Mrs. Clapp was the wife of Herbert

Mason Clapp until he divorced her in 1911. Several years ago, while the Clapps were living in apartments near 15th street and Girard avenue, they quarreled. Clapp was shot in the neck. He refused to prosecute his wife. After obtaining his divorce he went to Japan. where he died. He had an income of \$10,000 a year from the estate of the Blacking King." his grandfather

Mrs. Clapp was formerly a manicurist. She became known as the Tiger Lady because of a tiger skin coat she wore.

TO BE SENT TO BELGIANS

Minneapolis Millers' Appeal for Aid in Latest Charity Project,

A ringing appeal for aid in stocking a "Flour Ship," to sail from this port, for the destitute Belgians has been sent out by the Millers' Belgian Relief Movement, centred at Minneapolis, Minn., which is working in co-operation with the Central Committee of the Belgian Relief Fund and the American Ambassador in London.

The Millers' Relief Committee consists of flour manufacturers in Minneapolis, the world's centre for this product. It includes the Washburn-Crosby Company, Pillsbury Flour Mills Company, North-western Consolidated Milling Company, Russell-Miller Milling Company, George C. Christian & Co. and Dwight M. Bald-

The ship will sail from Philadelphia some time in December and the flour con-corns already have contributed large shipments to start the cargo. Appeals have been sent all over the country askog for ald in completing the cargo. The flour will be delivered in Lo

to the American Ambassador's Commisn, which has agreed to transport it to American Minister to Belgium for distribution among the starving.

Nothing but flour is to be carried on
the whip, and \$1.50 sent to any of the before-named millors, or to their Philadel-phia offices, will send a i2-pound sack of flour to some famished and destitute

HELD FOR ROBBING WOMAN

family in war-stricken Belgium. may be sent by check, money order, cash

or stamps.

Negro Snatched Purse from Victim at 13th and Spruce Streets.

A chase of several squares after a Negra accused of highway tobbery, during which several shots were fired, resulted in the arrest of Frank Williams. It years old, who gave his address as 258 Dicking a street. He was arraigned before Magistrate Hagerty in the 18th and Pine atreets station this morning and held under \$1000 held for court.

Fine streets station this morning and held under \$1000 hell for court.

The Negro is accused of scatching a pockethook from Mrs. M. L. Kimbell. 381 South 12th street hast night, as she stood at the corner of 18th and Spruce streets. Mrs. Kimbell testified that Williams grabbed the purse, containing \$11 and a bank book, and then ran. Her cries attracted the attention of Policeman Murphy, of the title and Pina streets station, who gave chase to the alleged highwayman:

BABY SEALS FLEE AQUARIUM: ONE CAUGHT, OTHER MISSING Tiny and Togo Find Hole Leading

Into River. Two adventurous baby seals, which have been boarding at the aquarium in Fair-

mount Park, decided to start for home in the Arctic last evening. One, it is believed, was killed going over the stillway at the dam. The other was captured today. The seals, little fellows, 5 months old,

were a centre of attraction on a pier at Atlantic City all summer. One was called "Tiny" and the other "Togo." They were brought here last Wednesday as winter boarders. W. E. Meehan, superintendent of the

aquarium, visited them last evening at 5 o'clock. Tiny was in fine humor, and, if she had been able to speak, probably would have told Meehan that she was going home. Togo was not communicative. He sank to the bottom of the pool in a surly manner at the approach of Nechan surly manner at the approach of Meehan.

A half hour later it was found that both seals had disappeared through a hole left by a stone which was loose at the end of the aquarium on the river Men in hoats immediately searched the Schuylkill. Tiny, very much frightened, was found in the lock. Togo cannot be found. It is believed that he was killed

hy being swept over the stillway.

Thy was put back in the pool after the break had been repaired. About two years ago five seals escaped into the river. Four were recovered, but the fifth started on his way to the Arctic Seas, and has never been heard from. In capturing one of the four seals, an

SUES MOTHER FOR \$3500

Girl Struck by Parent's Auto Demands Damages.

NEW YORK, Nov. 16.—Miss Elaie V. Kamp, of Ludingtonville, near Cold Spring, has begun a suit for \$2500 for personal injuries against her mother, Mrs. Phillo L. Kamp, of Ellsworth, for being run down by the latter's automobile.

As the daughter crossed the street be hind a wagon, in Ellsworth, the, car operated by Mrs. Kamp, struck her and knocked her down, breaking her right arm and dislocating her shoulder, or August 17 last. Mrs. Kamp carried accident insurance on his automobile, so the suit of the daughter, who is a dress have to be defended by the insurance concern.



MICHAEL LIEBEL, JR. Congressman-elect from Erie, Pa.

LIEBEL'S UNIQUE POST AS CONGRESSMAN-ELECT

Only Democrat in Pennsylvania

Delegation Who Succeeds Republican ERIE, Pa., Nov. 16.-Michael Liebel, newly elected Congressman which comprises Erie and Counties (25th Pennsylvania district; enjoys the distinction of being one of four Democrats in the entire United States to be sletted to succeed a

Republican Congressman. Although an out-and-out Wilson man, fr. Liebel belongs to the so-called Old Guard of Pennsylvania Democracy. Mr. Liebel was Mayor of Brie for more than five years, having been elected once by City Council and twice by the people and in the recent election he carried every ward in the city of Eric. a feat hitherto unparalleled in the history of the city.

the city. Mr. Liebel has just passed the two neare mark and is unmarried. He is being prominently insultaned for leader in the movement to bring about a reorganisation of the Pennsylvania Democracy.

SIEGEL CASHIER RELATES AMAZING STORY ON STAND

F. L. Champion Declares Bank Kept Memorandum Record of Big Loans.

GENESEO, N. Y., Nov. 16.-The trial of Henry Steps, the indicted New York banker and department store promoter, ons resumed today after a recess since

Saturday.

Frank L. Champion, former cashier of the wrecked private bank operated in conjunction with the 14th street store, whose direct testimony was left unfinished on Friday, again took the stand.

Assistant District Attorney Train is drawing from him an amazing story of manipulations relating to the bank. This institution loaned \$2,500,000 to the two New York and Boston stores of the Siegel string. On some occasions notes were string. On some occasions notes were given and at other times a simple slip of paper containing a memorandum of transaction was put in the cast

Although he is rather reluctant in teatifying, the evidence of Champion is dam-aging to the defense. It is evident from the line of objections offered that the defense will try to place the blame for the bank's failure on Vogel.

FARMERS PROFIT

BY RAINFALL

Continued from Page One agricultural districts, there was general rejoicing over the fact that the new cereal crop, which threatened to be a dismal failure, because of the long drought, would be saved after the rain of yesterday, which lasted 21 hours. The soil was of a powdery consistency when farmers did their fall plowing. Bye and wheat seeding was done with doubts and wheat seeding was done with doubt and missishings as to whether it would germinate because of the lack of ground moisture in time to acquire a safe start before cold weather. Yesterday's pre-cipitation exceeded four inches, and it was of the kind that scaked in. The rain fall was not sufficient to fill empty reser voirs, but fountain heads of springs and streams have been started.

EFFECT IN LEHIGH

Smaller Grain Acreage Than Usual,

But This Will Now Germinate. ALLENTOWN, Pa., Nov. 14.-The rain yesterday was of inestimable benefit to farmers and the public. On account of the drought in September and October. the drought in September and October, a great many acres of wheat fields remained unseeded. Some farmers risked seeding in the dry and dusty fields. These fields did not aprout, but the grain will now come forth unless the weather should suddenly become too cold. It is too late to do any further seeding now. It is estimated that about 25 per cent of the acreage that would have gone into wheat with normal moisture earlier in the fall must be planted with oats or corn next

WHEAT AND RYE HELPED

Rain Too Late for Additional Seed

ing, However. BELLEFONTE, Pa., Nov. 16.-The rais of yesterday and today will help the fall wheat and rye that has already been sown in Centre County and give it about the usual growth by the time winter sets in.

It is too late now for farmers to do additional seeding, and the wheat acre-age in the county will not be more than 75 per cent, of the average.

YORK COUNTY BENEFITED Farmers Will Reap Rich Profits from

Steady Rainfall. YORK, Pa., Nov. 16.—Farmers in this county will be benefited many thousand dollars by a steady precipitation of rain from midnight Saturday to early today, the first in many weeks. The wheat planted late was unable to sprout out and it was feared it would have to be replanted. Early what, however, is several inches high. Because of the pro-longed dry weather there had been little plewing for corn and many farmers will ush this work through this wee cossible on account of the good condition

AGED WOMAN CUTS THROAT BEFORE OLD CHURCH ALTAR

Found Lying in Cellar of Former Place of Worship.

Hope for the recovery of Mrs. Josephine Burr. 80 years old, of 2016 North 22d street, who cut her throat before the crumbling altar of old Zion Mission, on Christian street near Sixth street, where she had worshiped as a child, was abandoned today. Physicians at the Pennsylvania Hospital, where the woman was taken, assert she cannot live until night The aged woman had been missing from her home since Saturday, but her daughter. Mrs. Susan Fenn, with whom she had been living, was not alarmed at first, believing her mother had wandered and would be found by the police. The discovery that the woman had taken discovery that the woman had taken razor with her caused alarm and her description was sent throughout the city. John Orsino, 536 Christian street, was

passing the deserted church yesterday, when he heard groans coming from the cellar. Investigation disclosed the woman lying there. Mrs. Fenn identified the razor found lying by her mother's side, as one that belonged to her husband. Old Zion Church for many years has been deserted and is now the abode of rats and rust. Residents of the neigh-borhood fear the place, helieving it is haunted with the spirits of its now ex-

tinct congregation. WILL WITNESSES HEARD

Mrs. Albert Vandersaal Fights for Husband's Estate. Citation proceedings were continued oday before Register of Wills Sheehan n an effort to revoke letters of admin istration granted Mrs. Mary J. Vander-saal in the \$5000 estate of her husband, Albert Vandersaal, who died at \$728 Lans-

downs avenue last May.

J. Nevin Milliken, a brother-in-law of
the dead man, who instituted the pro-

the dead man, who instituted the proceedings, is also endeavering to have admitted to probate a paper purporting to be Vanderssal's will, in which the estate is left to friends, and the widow and a minor child are ignored. A clause in the will sets forth that no provision is made for the widow because a life insurance policy for \$5100 was made in her favor. The widow opposes the will on the grounds that undue influence was on the grounds that undue influence responsible for the paper and that her husband was not mentally capable of making a will at the time. The hearing was continued until next donday after the subscribing witnesses

NOT GUILTY OF HERESY

to the will were heard.

Pastor of Prospect Park Church Vindicated by Own Congregation. PROSPECT PARK, Pa., Nov. 16.—The congregation of the Prespect Hill Haptist Church inst week completely vindicated their pastor, the Rev. W. R. McNutt, of hereay charges, recently made by the North Saptist Church of Wilmington. The

vote was almost unanimous.

Following his vindication. Paster McNutt made his first statement to his
congregation. He did not deay alleged
statements to which the Wilmington
church took exception, but thanked the
congregation for its continued confidence "the Baptistic spirit of granting free-

RESERVE BANK OPEN: NEW ERA BEGINS

Continued from Page One from the member banks in Pennsylvania. New Jersey and Delaware.

HOW NEW BANK OPERATES. The operation of the bank includes the acceptance of deposits of reserves of member banks; discount of bills of exchange and commercial paper, and acceptance of deposits of checks drawn by member banks on any reserve bank in a reserve or central reserve city within its Federal reserve district.

At present all of the functions provided for in the Federal reserve act will not be exercised by the institution immediately, but the bank will be extended from time to time. Mr. Austin said this morning a meeting of the board of directors of the bank would be held a week from Thursday.

Promptly at 8 o'clock Secretary of the Treasury McAdoo. in Washington, D. C.

Trensury McAdoe, in Washington, D. C., signed notices, addressed to all member banks in the regional reserve system, that the 12 Federal reserve banks had been established and opened for business. In the notices sent out to all banks it was declared the reserve requirements precribed by the act from this date become

effective. Authority is given to governors of Federal reserve banks to mail to all mem-ber banks notices of the establishment and opening of the reserve bank.

The following table gives the location

Discrimination Capital Membriet, Reserve Bank Authorized). Bank Boston Strike Bost	and other details of	the	new	Dist	HOR:
2. San Francisco 7,775,400 57	Dis- Location of rict. Reserve Bank. 1. Roston 2. New York 3. Philadelphia 4. Cleveland 5. Richmond 6. Atlanta 7. Chicago 8. St. Louis 9. Minneapolis 0. Kancas City	(A)	Capita uthoris in 711. 10.931. 12.301. 12.101. 1.387. 4.070. 12.687. 4.811. 4.811. 5.009.	1 100 100 100 100 100 100 100 100 100 1	Membe

law marks a complete revolution in the currency system of the United States. Its builders assert that it will help the country in more ways than one. It will enable one part of the country better to ald the business of another section in times of need and strengthen credit in times of stress, and thus, by keeping the supply of money evenly distributed throughout the United States, stop for all times panics, which have recurred about every 10 years in the last century. This law replaces the system known as the national

banking system, inaugurated toward the end of the Civil War.

Every national bank is a member of a reserve bank, and many State banks took advantage of the opportunity to become members. The largest district, Chicago, here 527 agentless and the smallest dishas 952 members, and the smallest district, Atlanta, has 372 members. Philadel-phia has 758.

One of the most important functions of the new bank is as a bank of issue and redemption of currency, for it may secure from the Treasury Department Govern-ment notes known as Federal Reserve notes, which it is authorized to issue against commercial paper with a mini-mum gold reserve of 40 per cent. Besides this, Federal Reserve Banks are granted certain powers in the matter of opera-tions in the open market, such as the purchase of commercial paper, foreign exchange and in a general way are ex-pected to perform important functions as clearing houses between their member

GIVES AID WHERE NEEDED.

The way the new law will affect the average person is something like this: Suppose a man in Kansas City has a suppose a man in Kansas City has a wheat crop which he wishes to move and Kansis is short of money. Then the Federal Reserve Board, under whose supervision the banks operate, will aid the Kansas City bank in getting money for it at any or all of the other 11 'egional banks. It may happen that Atlanta hasn't the money to spare, or that New York mills. San Francisco, on the other hand. may have plenty of cash to spare. If such is the case, then the money in that city will be used to move the wheat cros Kansas, the entire system of credit being so co-ordinated and linked together as to have banks act as a unit in helping each

Of the total reserves of approximately \$580,000,000 which are now released the 12 different districts contributed the fol-

lowing amounts: Boston, \$53,000,000; New York, \$83,000,-000; Philadelphia, \$70,000,000; Cleveland, \$59,000,000; Richmond, \$29,000,000; Atlanta, \$14,000,000; Chicago, \$88,000,000; Minneapolis, \$43,000,900; Kansas City, \$77,000,000; Dallas, \$24,000,000, and San Francisco, \$50,000,000.

Secretary of the Treasury McAdoo has already announced that he will transfer to the Federal reserve banks a large amount of Government deposits as soon as they are in operation, so that they may be able to extend larger credits t national banks and State banks which are

WARBURG PREDICTS U. S. WILL BE WORLD POWER

New Banks Mark Our Financial Emancipation, Declares Governor of Board.

WASHINGTON, Nov. 18.-Paul M. Warburg, governor of the Federal Reserve Board, declared the "lith of November might be considered as the Fourth of July in the economic life of the United States." Coming generations, he said, would commemorate it as marking the foundation of our financial enumeripation.

"The new banking system, wisely administered, will prove to be the means not of inflation, but of safety, independence and gradual, healthy expansion,"

Mr. Warburg declared.

"How soon we may become a world power, equal in strength and independence to those on whom we have had to lean until now, will depend upon our ability to avail ourselves of the opportunities now open to us. We are start. tunities now open to us. We are start-ing out today ambitious of attaining this end, but we are still far removed from

200 NIGHT RAIDERS IN TOWN Coal Tipple Burned, Causing \$35,000 Estimated Loss.

LEXINGTON, Ky., Nov. 18.—Two hun-dred marked night raiders stormed the town of Island City, McLean County, last night, and burned Shelby Glah's coal tipple. The damage is estimated at 185,800. McLean is the fifth county now infest-ed by raiders. A mass-meeting of citi-zens has been called for tomorrow, when steeps will be taken to end these to steps will be taken to end these raids, which already have cost several lives. Kearly a hundred men, women and children have been whipped.

START RELIEF FUND AT PENN Students Baising Money to Aid Belgian Befugees in England.

University of Pennsylvania students have started a relief fund for the stricken Helgians in England. The campaign was launched this morning. The object is to send cash instand of supplies or clothing.

The students started the relief fund street. Or after receiving a jetter of appeal from worst. It Arinus H. Shipley, bead maxim of where he at I heist's College, in Cambridge, England. In order.

GRANGE TO FIGHT RURAL DELIVERY BY CONTRACT SYSTEM

Convention Unanimously Votes to Carry Protest to Government—Cady Goes on Executive Committee.

WILMINGTON, Nov. 16, - That the grangers of this country will fight to the limit the proposal now being made to take the rural free delivery of mail out of the civil service list and give out the routes by contract, was the decision of the National Grange at its session today.

This action was taken when a resolution offered several days ago by C. P. Kegley, of Washington State, was reported favorably out of the Committee on Postal Relations by H. Harland, of Idaho, chair-

The report was unanimous, as was the action of the convention. It was declared that the contract system would put the rural free delivery service back into the condition of the old star routes of years ago, and such a plan would be

hazardous.
It was directed that a copy of the resolution be forwarded at once to the Postmas-ter General; that the General Legislative Committee be directed to fight the plan to the limit, and that every grange in the country be called upon to exert its influence for the defeat of the plan. This is declared one of the most important sub-jects to come before the grange. CADY DEFEATS RAINE. In the contest for member of the Na-

tional Executive Committee in which unusual interest was taken and which was a special order for today, Willis N. Cady, of Middlebury, Vt., master of the Vermont State Grange, won over C. O. Raine. master of the Missouri State Grange, who has held the position for six years and has been secreary of the body for three The election of Cady was declared to

be a victory for the progressives in the Grange, but members of the body de-clared that it is not the policy of the body to keep officers in positions for long California was chosen as the place for

California was chosen as the place in the next meeting. The place in California is left to the Executive Committee of the California State Grange and the Ex-ecutive Committee of the National Grange.

The hardest fight in opposition to Call-fornia was made by Missouri, which pre-sented an invitation from the Grangers and also the Federation of Commercial Clubs, numbering 400 clubs in that State The vote was 43 to 19 in favor of Call-fornia. The convention will go to Sacra-mento or Oakland, with the chances in

favor of the latter.
Invitations by mail were received from New York, Chattanooga, Toledo, Denver, New Orleans and Springfield, Mass. Sev-eral places gave notice that they would ask for the convention next year, and New York will make a fight on the ground that the 50th anniversary should be observed in New York because the first Grange was formed in Fredonia in that State. T. C. Akeson, of West Virvinia, offered

a resolution to have the National Grange indorse the bill offered by Representative Edward Keating, of Colorado, to remove the limits on the amount which can be invested in postal savings banks and have the money turned over to the United States Treasury to make a fund for farm

FAVORABLE REPORT LIKELY. It is generally expected that this resomay be financing foreign shipments, or that Boston needs her money for the lution will receive a favorable report and will be adopted by the Grange. Tomorrow will be given over to a dis-

ussion of co-operative buying and selling. Professor J. W. Kerr, of the Oregon Agricultural College, who is counted an Agricultural College, who is counted an expert on this subject, will be one of the principal speakers. W. T. Creasy, of Pennsylvania, one of a committee of 15 appointed to consider the subject, will also tell the result of the investigations f the committee. What is counted one of the important

-will come up for discussion some time after the talk on co-operation. T. C. Atkeson, former dean of the University West Virginia, who has given years study to this important topic, and has observed the various systems tried by foreign countries, will speak in support of his resolution to have the grange de-clare in favor of a system which shall be under the direction of the Govern

ubjects of the convention-farm credits

ment, instead of in the hands of private banking institutions. Equal suffrage and irrigation will fellow these subjects. It is generally con-sidered likely that the grange will declare in favor of equal suffrage, since women have always been the equal of men in

"THIS IS HELL," WELCOME TO THIRTY DINNER GUESTS

Cave, 200 Feet Underground, Scene

of Gaiety in Virginia. HOT SPRINGS, Va., Nov. 15.—To be led down into the mouth of Hades and find it a jolly place was the ex-traordinary experience of a dinner party of 30 odd men entertained Saturday night by Hayden W. Crosby, of Jacksonville The dinner hall was a cave 200 feet under-

Mr. Crosby's guests were asked to wear cowboy costumes, and at the Homestead Hotel they were piled into carriages, driven two miles in a pouring rain and ordered out and up a steep mountain-side. Suddenly there was a booming as of sreat guns and a screeching as of shells, while red lights blazed up, showing the mountainside in the howling storm for a mile.

Inside the cave was lighted by automobile lamps, and an illuminated sign.
"This is Hell," faced those who crawled on their hands and knees 190 feet through

the cave entrance to the dining room. GEN. SCOTT ASSUMES DUTIES

New Army Head Congratulated Today by Friends. WASHINGTON, Nov. 16.—Brigadier General Hugh L. Scott, the new chief of staff of the army, arrived at his office in staff of the army, arrived at his office in the War Department early today and assumed formal charge of the land forces of the nation. His office was thronged with army officers and personal friends, who called to congratulate him.

who called to constratulate him.

Not the least hearty congratulations were offered by Major General W. W. Wotherspoon, the reliring chief, who taid down the cares of the office because of

EMPLOYER HELD FOR ASSAULT Charles Sweigert, superintendent of the American Dye Works at Madison and American Dye Works at Madison and Tulip streets was held under \$500 ball for court today by Magistrate Emely on a charge of assault and battery preferred by Paul Gaten, of the Edgement street. Oxion is an employe of the dre works. He instiffed sweigert struck bird when he was may quick allowed in obeying an order.